NOTICE OF OBJECTION TO CONFIRMATION

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION has filed papers with the Court to object to the Confirmation of the Chapter 13 Modified Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Chapter 13 Modified Plan, or if you want the Court to consider your views on the Objection, then on or before 10/29/2020, you or your attorney must:

1. File with the Court an answer, explaining your position at:

Clerk U.S. Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, NJ 07102

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 MARIE-ANN GREENBERG, Trustee Chapter 13 Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004

2. Attend the hearing scheduled to be held on 11/05/2020 in the NEWARK Bankruptcy Court, at the following address:

U.S. Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, NJ 07102

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: September 30, 2020

/s/ Sherri J. Smith Sherri J. Smith, Esq. Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 Tel: 856-813-5500 Ext. 47923

Fax: 856-813-5501

Email: Sherri.Smith@phelanhallinan.com

File No. 821726

Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard Philadelphia, PA 19103 856-813-5500 FAX Number 856-813-5501 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

In Re:

MARC ROBERT HUECK CARESSE PATTY ANN HUECK UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY NEWARK VICINAGE

Chapter 13

Debtors

Case No. 19-12542 - VFP

Hearing Date: 11/05/2020

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, the holder of a Mortgage on Debtors' residence located at 38 OVERLOOK AVENUE, LITTLE FALLS, NJ 07424 hereby objects to the Confirmation of the Debtors' proposed Chapter 13 Modified Plan on the following grounds:

- On April 4, 2019, Movant filed Proof of Claim listing pre-petition arrears in the amount of \$3,336.79. A copy of the Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.
- 2. Debtors' Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
- 3. Debtors' Modified Plan lists the Movant in Part 4(f) as a Secured Claim unaffected by the Modified Plan.
- Movant objects to Debtors' Modified Plan as it is underfunded and is inconsistent with the provisions provided on the Order Resolving Objection to Confirmation entered on June 24, 2019 (Doc 31).

- 5. Debtors' Modified Plan should be amended to fully fund the arrears, as well as provide for on-going, post-petition, regular monthly mortgage payments.
- 6. Based on the foregoing, confirmation of Debtors' proposed Modified Plan should be denied.

WHEREFORE, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION respectfully requests that the Confirmation of Debtors' Modified Plan be denied.

> /s/ Sherri J. Smith Sherri J. Smith, Esq. Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103

Tel: 856-813-5500 Ext. 47923

Fax: 856-813-5501

Email: Sherri.Smith@phelanhallinan.com

Dated: September 30, 2020

UNITED STATES BANKRUPTCY COURT	
DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
821726	
Phelan Hallinan Diamond & Jones, PC	
1617 JFK Boulevard, Suite 1400	
Philadelphia, PA 19103	
856-813-5500	
Attorneys for JPMORGAN CHASE BANK,	
NATIONAL ASSOCIATION	
In Re:	Case No: 19-12542 - VFP
Marc Robert Hueck	Hearing Date: 11/04/2020
Caresse Patty Ann Hueck	
	Judge: Vincent F. Papalia
	Chapter: 13
	-

CERTIFICATION OF SERVICE

1.	I, Jason Seidman:		
	represent the	in the above-captioned matter.	
	am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents JPMORGAN CHASE BANK, NATIONAL ASSOCIATION in the above captioned matter.		
	am themyself.	_ in the above case and am representing	
2.	On September 30, 2020 I sent a copy of the following pleadings and/or documents to the parties listed below:		
	Objection to Modified Plan		
3.	I hereby certify under penalty using the mode of service indi	of perjury that the above documents were sent cated.	
Dated: Se	eptember 30, 2020	/s/ Jason Seidman	
		Jason Seidman	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marc Robert Hueck 38 Overlook Avenue, Little Falls, NJ 07424	rarty to the Case	Hand-delivered
	Debtor	⊠ Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
	Debtor	Hand-delivered
		⊠ Regular mail
Caresse Patty Ann Hueck 38 Overlook Avenue, Little Falls, NJ		Certified mail/RR
38 Overlook Avenue, Little Falls, NJ 07424		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other(as authorized by the court *)
	Debtor's Attorney	Hand-delivered
		⊠ Regular mail
Leonard S Singer, Esquire		Certified mail/RR
36 Mountain View Blvd. Wayne, NJ 07470		☐ E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court *) Hand-delivered
	Trustee	
U.S. Trustee		Regular Mail
US Dept of Justice		Certified mail/RR
Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102		☐ E-mail
		Notice of Electronic Filing (NEF)
		Other
Maria Ann Craonhara Treatas		(as authorized by the court *)
Marie-Ann Greenberg, Trustee Chapter 13 Standing Trustee	Trustee	Hand-delivered
30 Two Bridges Road Suite 330		Regular Mail

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Fairfield, NJ 07004	Certified mail/RR
	☐ E-mail
	■ Notice of Electronic Filing (NEF)
	Other(as authorized by the court *)

^{*} May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.